

<i>SERFF Tracking Number:</i>	<i>AFDL-128314835</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>ICI1 RATE INCREASE</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>ICI1 Rate Increase</i>		
<i>Project Name/Number:</i>	<i>ICI1 Rate Increase/ICI1 Rate Increase</i>		

Filing at a Glance

Company: American Fidelity Assurance Company

Product Name: ICI1 Rate Increase SERFF Tr Num: AFDL-128314835 State: Arkansas

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed-Approved- State Tr Num:

- Limited Benefit Closed

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: ICI1 RATE INCREASE State Status: Approved-Closed Only

Filing Type: Rate

Reviewer(s): Rosalind Minor

Authors: Shari Vick, Melissa Mahanes, Ashlie Snyder, Ann Hobson

Disposition Date: 05/16/2012

Date Submitted: 04/30/2012

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ICI1 Rate Increase

Project Number: ICI1 Rate Increase

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: Resubmission

Individual Market Type:

Filing Status Changed: 05/16/2012

State Status Changed: 05/16/2012

Created By: Ashlie Snyder

Corresponding Filing Tracking Number:

Filing Description:

THIS RESUBMISSION IS IN RESPONSE TO AFDL-128287184.

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Previous Filing Number: AFDL-128287184

Overall Rate Impact: 10%

Deemer Date:

Submitted By: Ashlie Snyder

Enclosed for submission is information concerning an increase in premium rates for the above captioned individual, cancer indemnity policy. The policy was previously approved by your Department on 7/20/95 and is guaranteed renewable.

SERFF Tracking Number: AFDL-128314835 State: Arkansas

Filing Company: American Fidelity Assurance Company State Tracking Number:

Company Tracking Number: IC11 RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit

Product Name: IC11 Rate Increase

Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

The rate increase was filed in our domiciliary state on April 20, 2012. A list of rates and the actuarial memorandum are attached to this filing. This policy has had no previous increases in your state. The effective date of this proposed increase will be no sooner than January 1, 2013, or the next plan date for those individuals under a Section 125 plan.

I hereby certify that to the best of my knowledge the rates submitted herewith are in compliance in all respects with the provisions of the insurance laws, rules and regulations of your State and such rates contain no provisions previously disapproved by the Department.

Thank you for your assistance with this matter. If you have any questions, please feel free to contact me at 1-800-654-8489, extension 5255. My email address is ashlie.snyder@af-group.com

State Narrative:

Company and Contact

Filing Contact Information

Ashlie Snyder, Compliance Analyst I ashlie.snyder@af-group.com
2000 Classen 800-654-8489 [Phone] 5255 [Ext]
Oklahoma City, OK 73160 405-523-5793 [FAX]

Filing Company Information

American Fidelity Assurance Company CoCode: 60410 State of Domicile: Oklahoma
2000 North Classen Blvd Group Code: 330 Company Type: LAH
Oklahoma City, OK 73106 Group Name: State ID Number:
(405) 523-2000 ext. [Phone] FEIN Number: 73-0714500

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Fidelity Assurance Company	\$50.00	04/30/2012	58778084

SERFF Tracking Number:	AFDL-128314835	State:	Arkansas
Filing Company:	American Fidelity Assurance Company	State Tracking Number:	
Company Tracking Number:	IC11 RATE INCREASE		
TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.002A Dread Disease - Cancer Only
Product Name:	IC11 Rate Increase		
Project Name/Number:	IC11 Rate Increase/IC11 Rate Increase		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	05/16/2012	05/16/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	05/14/2012	05/14/2012	Ashlie Snyder	05/14/2012	05/14/2012
Pending Industry Response	Rosalind Minor	05/07/2012	05/07/2012	Ann Hobson	05/10/2012	05/10/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rate Increase Request	Reviewer Note	Rosalind Minor	05/03/2012	

SERFF Tracking Number: AFDL-128314835 State: Arkansas

Filing Company: American Fidelity Assurance Company State Tracking Number:

Company Tracking Number: IC11 RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: IC11 Rate Increase

Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Disposition

Disposition Date: 05/16/2012

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 5% level rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Fidelity Assurance Company	5.000%	5.000%	\$4,252	321	\$85,040	5.000%	5.000%

SERFF Tracking Number: AFDL-128314835 State: Arkansas

Filing Company: American Fidelity Assurance Company State Tracking Number:

Company Tracking Number: IC11 RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: IC11 Rate Increase

Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	RESPONSE LETTER	Approved-Closed	Yes
Supporting Document	Response Letter from Actuary 05/07/12	Approved-Closed	Yes

SERFF Tracking Number: AFDL-128314835 State: Arkansas
Filing Company: American Fidelity Assurance Company State Tracking Number:
Company Tracking Number: IC11 RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: IC11 Rate Increase
Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/14/2012
Submitted Date 05/14/2012
Respond By Date
Dear Ashlie Snyder,
This will acknowledge receipt of the captioned filing.

Objection 1
- Response Letter from Actuary 05/07/12 (Supporting Document)
Comment:
We appreciate your comments in your letter of 5/7/12.

At this time, we will not approve more than the 5% offered. Please let us know if you wish to accept, in lieu of disapproval.

We appreciate your cooperation.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.
Sincerely,
Rosalind Minor

SERFF Tracking Number: AFDL-128314835 State: Arkansas
Filing Company: American Fidelity Assurance Company State Tracking Number:
Company Tracking Number: IC11 RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: IC11 Rate Increase
Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/14/2012
Submitted Date 05/14/2012

Dear Rosalind Minor,

Comments:

Response 1

Comments: We would like to accept the 5% increase

Related Objection 1

Applies To:

- Response Letter from Actuary 05/07/12 (Supporting Document)

Comment:

We appreciate your comments in your letter of 5/7/12.

At this time, we will not approve more than the 5% offered. Please let us know if you wish to accept, in lieu of disapproval.

We appreciate your cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Ann Hobson, Ashlie Snyder, Melissa Mahanes, Shari Vick

SERFF Tracking Number: AFDL-128314835 State: Arkansas
Filing Company: American Fidelity Assurance Company State Tracking Number:
Company Tracking Number: IC11 RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: IC11 Rate Increase
Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/07/2012
Submitted Date 05/07/2012

Respond By Date

Dear Ashlie Snyder,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)
- RESPONSE LETTER (Supporting Document)

Comment:

Thank you for your recent response letter.

Our Department will consider no more than a 5% rate increase. If you wish to accept the 5%, please attach a copy of the rates reflecting the 5% increase.

We appreciate your cooperation in this matter.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: AFDL-128314835 State: Arkansas
Filing Company: American Fidelity Assurance Company State Tracking Number:
Company Tracking Number: IC11 RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: IC11 Rate Increase
Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/10/2012
Submitted Date 05/10/2012

Dear Rosalind Minor,

Comments:

Response 1

Comments: Please see the most recent Response Letter from Actuary (05/07/12) attached under the Supporting Docs tab.

Thank you.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)
- RESPONSE LETTER (Supporting Document)

Comment:

Thank you for your recent response letter.

Our Department will consider no more than a 5% rate increase. If you wish to accept the 5%, please attach a copy of the rates reflecting the 5% increase.

We appreciate your cooperation in this matter.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Response Letter from Actuary 05/07/12

Comment:

No Form Schedule items changed.

SERFF Tracking Number: *AFDL-128314835* *State:* *Arkansas*
Filing Company: *American Fidelity Assurance Company* *State Tracking Number:*
Company Tracking Number: *IC11 RATE INCREASE*
TOI: *H071 Individual Health - Specified Disease - Limited Benefit* *Sub-TOI:* *H071.002A Dread Disease - Cancer Only*
Product Name: *IC11 Rate Increase*
Project Name/Number: *IC11 Rate Increase/IC11 Rate Increase*

No Rate/Rule Schedule items changed.

Sincerely,
Ann Hobson, Ashlie Snyder, Melissa Mahanes, Shari Vick

SERFF Tracking Number: *AFDL-128314835* *State:* *Arkansas*
Filing Company: *American Fidelity Assurance Company* *State Tracking Number:*
Company Tracking Number: *ICI1 RATE INCREASE*
TOI: *H071 Individual Health - Specified Disease - Limited Benefit* *Sub-TOI:* *H071.002A Dread Disease - Cancer Only*
Product Name: *ICI1 Rate Increase*
Project Name/Number: *ICI1 Rate Increase/ICI1 Rate Increase*

Reviewer Note

Created By:

Rosalind Minor on 05/03/2012 01:34 PM

Last Edited By:

Rosalind Minor

Submitted On:

05/16/2012 02:03 PM

Subject:

Rate Increase Request

Comments:

Rate request is in Dan's Office.

SERFF Tracking Number: AFDL-128314835 State: Arkansas

Filing Company: American Fidelity Assurance Company State Tracking Number:

Company Tracking Number: IC11 RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: IC11 Rate Increase

Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Post Submission Update Request Processed On 05/16/2012

Status: Allowed

Created By: Ashlie Snyder

Processed By: Rosalind Minor

Comments:

General Information:

Field Name	Requested Change	Prior Value
Status of Filing in Domicile	Authorized	Pending

Company Rate Information:

Company Name:American Fidelity Assurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	5.000%	10.000%
Overall % Rate Impact	5.000%	10.000%
Written Premium Change for this Program	\$4252	\$8504
Maximum %Change (where required)	5.000%	10.000%
Minimum %Change (where required)	5.000%	10.000%

SERFF Tracking Number: AFDL-128314835 State: Arkansas

Filing Company: American Fidelity Assurance Company State Tracking Number:

Company Tracking Number: IC11 RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: IC11 Rate Increase

Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Rate Information

Rate data applies to filing.

Filing Method: serff

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
American Fidelity Assurance Company	5.000%	5.000%	\$4,252	321	\$85,040	5.000%	5.000%

<i>SERFF Tracking Number:</i>	<i>AFDL-128314835</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Fidelity Assurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>IC11 RATE INCREASE</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>IC11 Rate Increase</i>		
<i>Project Name/Number:</i>	<i>IC11 Rate Increase/IC11 Rate Increase</i>		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item: Health - Actuarial Justification	Approved-Closed	05/16/2012
Comments:		
Attachments:		
ICI-1_AM_2012_AR.pdf		
ICI-1_AM_2012_AR-5%.pdf		

	Item Status:	Status
		Date:
Satisfied - Item: RESPONSE LETTER	Approved-Closed	05/16/2012
Comments:		
Attachment:		
12_0427_Response.pdf		

	Item Status:	Status
		Date:
Satisfied - Item: Response Letter from Actuary 05/07/12	Approved-Closed	05/16/2012
Comments:		
Attachment:		
AR_ICI-1_Objection_20120507.pdf		

April 27, 2012

Arkansas Dept. of Insurance
Via Electronic Communication

RE: ICI-1 Rate Increase

Thank you for your letter dated April 24, 2012 regarding the above referenced filing. The requests of the Dept. of Insurance appear below in italics.

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively low-income state, and most of the consumers who would be affected by your proposed rate increase would suffer an undue hardship given the low loss ratio history indicated in this filing. Therefore given the low loss ratio history, and the lack of credibility, on this block of business we cannot approve a rate increase at this time.

Depending upon current benefit combinations retained, many of the customers have the option of reducing coverage to help with affordability. For example, customers who have the \$25,000 Indemnity Benefit Amount have the option of moving to the \$5,000, \$10,000, \$15,000, or \$20,000 Indemnity Benefit Amount in order to reduce the premium.

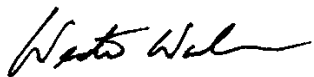
Regarding "low loss ratio history", I have attached the 1999-2011 past experience for both Arkansas and Nationwide for comparison purposes in the attached Exhibit V-AR. Arkansas has had significantly worse experience than Nationwide with a 1999-2011 Incurred Loss Ratio of 72% compared to 50% Nationwide. Please note that Nationwide experience has a lifetime actual to expected claims ratio of 120% and Arkansas has had worse experience than Nationwide.

Regarding "lack of credibility", the rate increase justification is not based on Arkansas specific experience but rather on Nationwide experience. The block on a nationwide basis is large enough to be considered credible.

We again request a rate increase of 10%.

Thank you for your time in reviewing our filing. Please let me know if you have any further questions.

Sincerely,



Weston Waller, ASA, MAAA

American Fidelity Assurance
Actuarial Memorandum Supplement

Cancer Indemnity Policy Form ICI-1
Arkansas

Exhibit V-AR
Past by Incurral Year as of 12/31/2011

Calendar Year	End of Year Inforce Policies	Earned Premium	Paid Claims	Outstanding Claim Liability & Reserve	Actual Incurred Claims	Actual Incurred Loss Ratio
(a)	(b)	(c)	(d)	(e)	(f) = (d) + (e)	(g) = (f) / (c)
<u>NATIONWIDE</u> Past Experience Inception to Date						
1999	5,884	1,192,364	573,943	-	573,943	48%
2000	8,847	1,573,039	574,315	-	574,315	37%
2001	12,508	2,159,725	1,047,731	-	1,047,731	49%
2002	19,984	3,190,294	1,435,091	-	1,435,091	45%
2003	26,502	4,771,609	1,946,725	-	1,946,725	41%
2004	30,839	5,914,042	2,669,795	-	2,669,795	45%
2005	33,646	6,729,323	3,676,115	-	3,676,115	55%
2006	37,184	7,627,280	3,968,100	-	3,968,100	52%
2007	36,593	8,252,576	4,221,800	-	4,221,800	51%
2008	35,232	8,225,507	3,928,450	12,782	3,941,232	48%
2009	33,879	8,165,456	4,841,700	40,428	4,882,128	60%
2010	32,536	7,997,297	4,395,425	105,634	4,501,059	56%
2011	31,534	7,752,924	3,627,150	1,205,683	4,832,833	62%
1999 - 2011		73,551,437	36,906,340	1,364,526	38,270,867	52%

Calendar Year	End of Year Inforce Policies	Earned Premium	Paid Claims	Outstanding Claim Liability & Reserve	Actual Incurred Claims	Actual Incurred Loss Ratio
(a)	(b)	(c)	(d)	(e)	(f) = (d) + (e)	(g) = (f) / (c)
<u>ARKANSAS</u> Past Experience Inception to Date						
1999	64	13,184	1,560		1,560	12%
2000	59	15,756	1,470		1,470	9%
2001	114	13,772	57,175		57,175	415%
2002	330	34,078	16,210		16,210	48%
2003	443	78,582	75,225		75,225	96%
2004	525	101,279	37,850		37,850	37%
2005	607	123,788	50,625		50,625	41%
2006	605	144,698	54,650		54,650	38%
2007	522	138,825	110,925		110,925	80%
2008	473	125,726	58,225	252	58,477	47%
2009	423	114,402	117,100	798	117,898	103%
2010	375	104,286	79,700	2,085	81,785	78%
2011	321	90,250	80,800	23,793	104,593	116%
1999 - 2011		1,098,625	741,515	26,927	768,442	70%

May 10, 2012

Arkansas Dept. of Insurance
Via Electronic Communication

RE: ICI-1 Rate Increase

Thank you for your letter dated May 7, 2012 regarding the above referenced filing. The requests of the Dept. of Insurance appear below in italics.

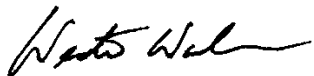
Our Department will consider no more than a 5% rate increase. If you wish to accept the 5%, please attach a copy of the rates reflecting the 5% increase.

The attached Exhibit VI illustrates that a 28% rate increase is justifiable; we are only asking for 10% which is significantly less than what is justifiable.

We again request a rate increase of 10%.

Thank you for your time in reviewing our filing. Please let me know if you have any further questions.

Sincerely,



Weston Waller, ASA, MAAA

American Fidelity Assurance
Actuarial Memorandum

Cancer Indemnity Policy Form ICI-1
Arkansas

Exhibit VI
Nationwide Past and Future Experience by Incurral Year as of 12/31/2011

Calendar Year	End of Year Inforce Policies	Annual Lapse Rates	Earned Premium	Actual Incurred Claims	Actual Incurred Loss Ratio	Expected Incurred Loss Ratio	Actual to Expected Loss Ratio
(a)	(b)	(c)	(d)	(e)	(f) = (e) / (d)	(g)	(h) = (f) / (g)
Projected Experience Assuming 28% Rate Increase							
2012	26,173	17%	6,434,873	4,229,959	66%	53%	124%
2013	20,938	20%	6,583,397	3,715,475	56%	56%	100%
2014	17,797	15%	5,595,793	3,354,941	60%	60%	100%
2015	15,127	15%	4,756,283	3,021,894	64%	64%	100%
2016	12,857	15%	4,042,541	2,720,086	67%	67%	100%
2017	10,928	15%	3,436,019	2,445,231	71%	71%	100%
2018	9,288	15%	2,920,364	2,195,580	75%	75%	100%
2019	7,894	15%	2,482,058	1,970,827	79%	79%	100%
2020	6,709	15%	2,109,467	1,767,891	84%	84%	100%
2021	5,702	15%	1,792,842	1,582,821	88%	88%	100%
2022	4,846	15%	1,523,696	1,414,907	93%	93%	100%
2023	4,119	15%	1,295,110	1,264,171	98%	98%	100%
2024	3,501	15%	1,100,796	1,126,102	102%	102%	100%
2025	2,975	15%	935,410	1,001,898	107%	107%	100%
2026	2,528	15%	794,862	889,882	112%	112%	100%
2027	2,148	15%	675,381	789,410	117%	117%	100%
2028	1,825	15%	573,823	698,905	122%	122%	100%
2029	1,551	15%	487,671	617,577	127%	127%	100%
2030	1,318	15%	414,410	545,417	132%	132%	100%
Future			47,954,795	35,352,972	74%	72%	102%
pv @ 4.5%			38,509,768	27,276,963	71%	69%	103%
Lifetime			123,419,788	74,504,954	60%	54%	111%
pv @ 4.5%			134,129,457	76,133,789	57%	50%	113%

SERFF Tracking Number: AFDL-128314835 State: Arkansas
 Filing Company: American Fidelity Assurance Company State Tracking Number:
 Company Tracking Number: IC11 RATE INCREASE
 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: IC11 Rate Increase
 Project Name/Number: IC11 Rate Increase/IC11 Rate Increase

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/30/2012	Supporting	Health - Actuarial Justification Document	05/14/2012	ICI-1_AM_2012_AR.pdf